

# RETIREMENT SOLVED™

a comprehensive Retirement Planning Course

Now being conducted at

## Worcester State University

486 Chandler St, Worcester, MA 01602

➤ **THURSDAY**  
October 12 & October 19 | 6:30 - 9:30pm

OR

➤ **TUESDAY**  
October 17 & October 24 | 6:30 - 9:30pm

### How to Register:

Simply register online to reserve your spot and process the \$49 fee at:  
[www.YourRetirementAdvisor.com/fall-class-17](http://www.YourRetirementAdvisor.com/fall-class-17) or fill out the form below  
and send in a \$49 check payable to:

Your Retirement Advisor  
1 Main St., Unit 1  
Lunenburg, MA 01462

Class sizes  
are limited so  
register today!

Advance  
Registration is  
Required

For questions,  
please contact  
us at:  
(508) 798-5115

The class is being taught  
by Brian Saranovitz,  
a registered financial  
advisor and founding  
member of our network  
of YRA University  
instructors.

### REGISTRATION FORM:

I will attend:  **THURSDAY**  **TUESDAY**  
(Check one box) October 12 | 6:30 - 9:30pm October 17 | 6:30 - 9:30pm  
October 19 | 6:30 - 9:30pm October 24 | 6:30 - 9:30pm

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

Daytime Phone: \_\_\_\_\_ Evening Phone: \_\_\_\_\_

Email: \_\_\_\_\_

I am bringing my spouse or guest.

Name of spouse or guest: \_\_\_\_\_

Email: \_\_\_\_\_

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# RETIREMENT SOLVED™

## Retirement Planning Course

Classroom instruction for adults ages 50-70

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Our comprehensive course provides you with 6 hours  
of retirement basics and advanced retirement strategies.  
The course uncovers key issues you need to understand  
and address, while aligning strategies with your  
life goals.

Everything you learn is based on research and  
academic theories from leading financial experts.  
Our course content combats the hearsay, media hype  
and mis-information that plagues the financial industry  
so you can make informed decisions about your  
retirement. The course is beneficial for anyone who  
wants to improve their retirement I.Q. and become  
better prepared for retirement.

### What you'll learn:

- How to determine exactly how much income you'll need in retirement
- Why the traditional 60/40 portfolio is dead
- How to win when the market is up, but protect yourself against market losses
- Major risks and threats you MUST address in retirement
- How to use your home as a retirement asset
- Key strategies for combating inflation and taxes
- The difference between various types of annuities; the good, the bad and the ugly
- Current laws and their impact on your estate plan
- The state of the Social Security system and how to time your claiming decision?

*"An investment in knowledge pays the  
best dividends."*

*-Benjamin Franklin*



KNOWING MORE MEANS HAVING MORE

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# Your Retirement Advisor University

Retirement Education for the 50+ Crowd



*“People who have a written retirement plan accumulate 4x more in assets as those who don’t.”*  
- Wells Fargo 2015 retirement study

## Statistics Confirm the Need for Retirement Education & Planning

- Nearly 61% of Americans fear outliving their income more than they fear death
- Nearly two-thirds of Americans can't pass a basic test of financial literacy
- Only 16% of baby boomers have a written retirement plan.
- Less than 50% of pre-retirees are confident in their ability to make the right retirement savings decisions
- A majority of pre-retirees have never run a retirement income projection, are confused by Social Security and Medicare, lack proper protection strategies and don't have an estate plan.
- Most Americans spend more time planning for vacation than they do for retirement

With these staggering statistics, our mantra at Your Retirement Advisor is pretty clear... knowledge is power and knowing more means having more. And by more we don't just mean in a financial sense, but also when it comes to having more confidence, clarity and the peace of mind that comes from education and proactive planning.

## When is Your Financial Freedom Date?

Our ultimate goal is to help you reach your Financial Freedom Date. Although everyone uses the term retirement, we like the concept of a Financial Freedom Date. It's a point in time in which you may not necessarily "retire", but you'll be "financially free" to pursue a work-optional lifestyle, and enjoy a new phase of life with interests and passions, and with confidence that your money and assets will last for the rest of your life.

\*No system or financial planning strategy can guarantee future results

## WHAT YOU RECEIVE

### Classroom Instruction

Our Retirement Solved Retirement Planning course is designed to be interactive, intimate, informative and enjoyable. Our instructors really know retirement, but they're also really good at making what might otherwise be a dry topic interesting and engaging, encouraging all students to participate and ask questions. The concepts are explained through real life examples and case studies from people just like you.

### Objective Retirement Education

Unlike other courses you may have attended, this is a strictly educational, research backed, non-commercial course delivered by retirement specialists. We do not discuss or sell any specific financial products. In addition to instructor-led courses, Your Retirement Advisor University provides a myriad of online learning and retirement resources at: [www.YourRetirementAdvisor.com/university](http://www.YourRetirementAdvisor.com/university).

### Course Workbook

Each student/couple will receive a 200-page workbook with all sections of the course. You can follow along with your instructor, take notes, and refer back to your workbook long after the class is over. Written in an easy to understand format, we include case studies, research, financial illustrations, calculations, worksheets, helpful articles and independent exercises.

### 1-on-1 “Discover” Workshop

After you complete the class, the next step in your retirement education and planning process is to meet with your instructor for a 1-on-1 workshop. This workshop, included in your class fee, gives you an opportunity to continue learning about topics and issues specific to your personal retirement situation. In addition, you'll have an opportunity to “discover” if you have enough of the “right stuff” and how to make it last throughout retirement.



## RETIREMENT SOLVED™ COURSE OUTLINE

*At the end of this course, you will understand the following:*

### SECTION 1: RETIREMENT EDUCATION & PLANNING

- Why knowing more means having more... the importance of beginning your retirement education
- Separating hype from fact
- Why retirement planning is different than financial planning, especially after 50
- What's your Why
- Key dates in your retirement readiness timeline
- Discover your financial freedom date
  - Continuing to work and the impact on your retirement

### SECTION 2: RETIREMENT THREATS & MISTAKES

- 30 greatest threats to your retirement and how to address them
- The worst money mistakes pre-retirees make

### SECTION 3: RETIREMENT NEEDS & EXPENSES

- Retirement expectations
- How long will you be in retirement
- What will your money buy you
- What are your priorities

### SECTION 4: MAKING THE RIGHT MOVES TO OPTIMIZE YOUR NEST EGG

- Retirement Income Projection Analysis
  - How much money will you need to retire
  - Will your money & assets last throughout retirement
  - Retirement portfolio vs. traditional growth portfolio
- Investment options & approaches in retirement: bonds, stocks, annuities, mutual funds, REITS, ETFs, etc.
  - The impact of inflation, market volatility, and other risks that no one talks about

- What Social Security mistakes to avoid and Social Security timing
- Making smart tax moves for big impact
- How to maximize company defined benefit plans
- Role of Roth IRAs vs. Traditional IRAs in your retirement plan
- Turning your home into a retirement asset

### SECTION 5: WAYS TO SAFEGUARD & PROTECT YOUR NEST EGG

- The role of insurance as you near retirement
- How to estimate health care costs and the Medicare maze
- Long term care: do you need it and how to pay for it
- Critical decisions in estate planning and proper steps to take
  - Wills, probate, gifting assets, joint ownership of property, trusts, incapacity

### SECTION 6: TURNING KNOWLEDGE IN ACTION

- Key steps to take today
- Ways to implement your plan
- Avoiding procrastination
- Continue learning

### SECTION 7: GETTING THE GUIDANCE YOU NEED

- A retirement advisor vs. a traditional advisor
- 26 questions to ask your advisor

This course should not be used as a basis for legal and/or tax advice. In any specific case, the parties involved should see the guidance and advice of their own legal and tax counsel. Estate planning is done in conjunction with your estate planning attorney, tax attorney and/or CPA.

